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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-

CW2

In Re:

Gail Edison

Debtors.

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Order Filed on March 23, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>19-19141 ABA</u>

Adv. No.:

Hearing Date: 3/2/2021 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

# ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

**DATED:** March 23, 2021

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court (Page 2)

Debtors: Gail Edison Case No: 19-19141 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 38 Fox Meadow Drive, Township Of Gloucester, NJ, 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika Nichole Wyche, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 8, 2021, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2021 through March 2021 with \$1,175.70 in suspense for a total post-petition default of \$3,125.47 ( 3@ \$1,157.80, less \$347.93 suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$3,125.47 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2021, directly to Secured Creditor MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Gail Edison Case No: 19-19141 ABA

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 19-19141-ABA

Gail Edison Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Mar 23, 2021 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2021:

Recipi ID Recipient Name and Address

db Gail Edison, 38 Fox Meadow Dr, Sicklerville, NJ 08081-1140

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2021 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2021 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust

2006-CW2. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa

 $on \ behalf \ of \ Trustee \ Is abel \ C. \ Balboa \ ecfmail@standingtrustee.com \ summary mail@standingtrustee.com$ 

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Linda S. Fossi

on behalf of Creditor US Bank Cust for PC6 LLC Sterling Natl lfossi@zeitzlawfirm.com

gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust

2006-CW2. rsolarz@kmllawgroup.com

Tamika Nicole Wyche

on behalf of Debtor Gail Edison daviddanielslaw@gmail.com G30609@notify.cincompass.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 7